

A system and method for secure and private on-line shopping has an on-line shopping store having a plurality of computers for accessing on-line retailers. An on-line shopping store server is provided and is coupled to the plurality of computers. The on-line shopping store server is used for hosting an on-line shopping store web site. An on-line store shopping card is further provided and is used for purchasing items from the on-line retailers. The on-line store shopping card is a pre-paid card having an assigned monetary value and identification number. A shopping card server is coupled to the on-line shopping store server. The shopping card server is used for verifying authenticity and monetary value of the on-line store shopping card, for crediting and debiting the monetary value of the on-line store shopping card, and for transferring payments to and from a user of the on-line store shopping card and the on-line retailers.